

IN THE CLAIMS:

Please amend claims 20, 21, 30, 33, 37, 44-47, 49-52, 54, 57 and 62-63 as indicated below.

A listing of the status of all claims 1-63 in the present patent application is provided below. This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims:

Claims 1-19 (Cancelled)

20. **(Currently amended)** A method for using a stored value card having associated card identification data comprising the following steps:

issuing the card;

purchasing the card by a purchaser, in any denomination having cash value, the purchasing step being performed during a card purchase transaction;

selecting an identifier by the purchaser, wherein the identifier is to be subsequently used with the card to verify an authorized user of the card; and

activating the card after the selecting step by transmitting over a network to a card processing center the identifier and the card identification data;

wherein the identifier, the card identification data, and a card value amount are stored in [[a]] an independent card account accessible by the card processing center,

and wherein the card is available for use after the activating step is performed.

21. **(Currently Amended)** The method according to claim 20, further comprising establishing the independent card account at the card processing center, the account being uniquely associated with the card.

22. (Previously presented) The method according to claim 20, further comprising adding value to the card value amount.

23. (Previously presented) The method according to claim 20, wherein the card transaction comprises purchasing a good or a service, wherein the step of purchasing a good or service comprises decrementing the card value amount by the cost of the good or service.

24. (Cancelled)

25. (Previously presented) The method according to claim 23, further comprising the step of decrementing the card value amount by an amount corresponding to the purchase price.

26. (Previously presented) The method according to claim 20, wherein the card is inactive before the activating step is performed.

27. (Previously presented) The method according to claim 20, wherein the card value amount corresponds to an amount of payment tendered in the purchasing step.

28. (Previously presented) The method according to claim 20, wherein the activating step is performed by a gift donor and the card value amount is indicative of a gift amount.

29. (Previously presented) The method according to claim 20, wherein the stored value card is issued in cooperation with a sponsor.

30. **(Currently Amended)** A method for processing a stored value card having associated card identification data, the method comprising the following steps:

assigning to the card an identifier to be used with the card identification data, the purchase of the card being performed during a card purchase transaction; and

after the identifier is selected, transmitting to a card processing center over a network the card identification data, the identifier, and a card value amount, wherein the card processing center establishes a unique independent card account, and stores the card identification data, the

identifier, and a card value amount, and wherein the card identification data and identifier are used to subsequently verify an authorized user of the card.

31. (Previously presented) The method according to claim 30, further comprising the step of distributing the card to a user of the card.

32. (Previously presented) The method according to claim 30, further comprising the step of adding value to the card value amount.

33. **(Currently Amended)** A system for using a stored value card having associated card identification data, the system comprising:

~~an issuer that issues the card, the~~ a card not yet being activated issued by an issuer, the card being unactivated;

a terminal that receives card identification data and an identifier provided by [[the]] a card user, transmits over a network the card identification data and the identifier, wherein a card purchaser purchases the card during a card purchase transaction; and

a card processing center in communication with the terminal over a network to receive the card identification data and the identifier, the card processing center activating the card after the selection of the identifier, the card processing center further establishing a unique independent card account and storing in the card account the card identification data, the identifier, and the card value amount, enabling the subsequent verification of the validity of an authorized card user.

34. (Previously presented) The system according to claim 33, wherein the issuer comprises a bank.

35. (Previously presented) The system according to claim 33, wherein the card is distributed to a user of the card.

36. (Previously presented) The system according to claim 33, wherein an additional amount is added to the card value amount.

37. **(Currently Amended)** A method for activating a stored value card having associated card identification data, the method comprising the following steps:

after selection of an identifier, receiving over a network card identification data and an identifier, wherein a card is purchased during a card purchase transaction;

activating the card upon receipt of the card identification data and the identifier;

establishing a unique independent card account; and

storing the card identification data, the identifier, and a card value amount to enable verification of an authorized user of the card.

38. (Previously presented) The method according to claim 37, further comprising the step of distributing the card to a user of the card.

39. (Previously presented) The method according to claim 37, further comprising adding an additional amount to the card value amount.

40-43. (Cancelled)

44. **(Currently Amended)** A method for providing a transaction system, comprising:
issuing a stored value card;

purchasing the card, by a card purchaser, during a card purchase transaction, the card purchase transaction being performed after the issuing step, wherein the card has an initial cash value at a first time which is no earlier than a time at which the purchasing step is started;

selecting personal identification data, the personal identification data comprising an identifier for verifying an identity of an authorized user of the card; [[and]]

activating the card by transmitting activation data to a processing center, wherein the activation data include the identifier, wherein the activating step is performed after the selecting step, and wherein the identifier is stored in a storage device which is accessible by the processing center; and

establishing an independent account associated with the card.

45. **(Currently Amended)** A method for activating a stored value card comprising:
assigning to a card, no earlier than at the time of a card purchase transaction, personal identification data, the personal identification data comprising an identifier for verifying an identity of an authorized user of the card, wherein the card is purchased by a purchaser during the card purchase transaction, wherein the card is not associated with a personal identifier;
[[and]]

transmitting the personal identification data to a processing center, wherein the processing center stores the personal identification data; and

establishing an independent account associated with the card.

46. **(Currently Amended)** A stored value card transaction system, comprising:
a transmitting device which transmits personal identification data selected at a selection time, the card being purchased by a purchaser during a card purchase transaction, wherein, earlier than the selection time, the card is not associated with a personal identifier used to enable verification of validity of a use of the card, and wherein the personal identification data is transmitted prior to the card purchase transaction; and

a processing center in communication with the transmitting device and configured to perform the steps of:

receiving the personal identification data from the transmitting device,

activating the card upon receipt of the personal identification data,
storing the personal identification data in an independent card account, and
using the personal identification data to enable verification of validity of a use of the
card.

47. **(Currently Amended)** A method for activating a stored value card comprising:
receiving personal identification data selected at a selection time, the card being
purchased by a purchaser during a card purchase transaction, wherein, prior to the selection time,
the card is not associated with the personal identification data for verifying an identity of an
authorized user of the card, and wherein the personal identification data are received at a receipt
time which is no earlier than a starting time of the card purchase transaction;
activating the card at a time no earlier than the receipt time; and
storing the personal identification data in an independent card account to thereby enable
verification of an authorized user of the card.

48. (Cancelled)

49. **(Currently Amended)** A method for using a stored value card comprising:
issuing a stored value card; [[and]]
performing a card purchase transaction, the card purchase transaction comprising:
selecting a set of personal identification data, the personal identification data being for
verifying validity of a use of the card subsequent to the card purchase transaction; and
purchasing the card by a card purchaser, wherein, prior to the card purchase transaction,
the card is not associated with a personal identifier for verifying validity of a use of the card for a
card transaction; and

creating an independent card account.

50. **(Currently Amended)** A method for activating a stored value card comprising:
assigning to the card, no earlier than a starting time of a card purchase transaction, (1)
personal identification data, the personal identification data being for verifying an identity of an
authorized user of the card, wherein a purchaser purchases the card during the card purchase
transaction, wherein, earlier than the starting time, the card is not associated with a personal
identifier for verifying validity of a use of the card, and wherein the personal identifier is
selected during the card purchase transaction, and (2) an independent card account.

51. **(Currently Amended)** A system for using a stored value card comprising a
transmitting device that transmits personal identification data selected at a selection time, the
card being purchased during a card purchase transaction, wherein the card is not associated with
a personal identifier earlier than the selection time, wherein the personal identification data are
transmitted to an independent card account for storage no earlier than a starting time of the card
purchase transaction, and wherein the personal identifier is for verifying validity of a use of the
card.

52. **(Currently Amended)** A method for activating a stored value card comprising
receiving personal identification data selected at a selection time, wherein, earlier than the
selection time, the card is not associated with a personal identifier for verifying validity of a use
of the card, the card being purchased by a purchaser during a card purchase transaction, wherein
the personal identification data are received at a receipt time which is no earlier than a starting
time of the card purchase transaction, and wherein the personal identification data are for
verifying an identity of an authorized user of the card, and are stored in an independent card
account .

53. (Cancelled)

54. **(Currently Amended)** A method for activating a stored value card having associated card identification data, the method comprising:

assigning to the card an identifier to be used with the card identification data, the purchase of the card being performed during a card purchase transaction; and

after the identifier is selected, transmitting to a card processing center over a network the card identification data and the identifier, wherein the card processing center activates the card and stores the card identification data in an independent card account; and

storing the identifier and the card value amount to subsequently verify an authorized user of the card.

55. (Previously presented) The method according to claim 54, further comprising the step of distributing the card to a user of the card.

56. (Previously presented) The method according to claim 54, further comprising adding value to the card value amount.

57. **(Currently Amended)** A computer implemented method for issuing a stored value card affiliated with a predetermined transaction processing network and an issuer, comprising:

presenting a purchaser with an opportunity to buy a stored value card;

receiving funds provided by the purchaser for a purchase amount for the stored value card;

establishing [[a]] an independent stored value account for a recipient designated by the purchaser, wherein the stored value account includes the recipient's name, the stored value card account number; and the purchase amount;

issuing the stored value card, wherein the stored value card is usable for purchases
wherever the transaction processing network is accepted for purchases; and
receiving notification that the stored value card has been received.

58. (Previously presented) The method of claim 57, wherein the recipient is the purchaser.

59. (Previously presented) The method of claim 57, wherein the recipient is not the purchaser.

60. (Previously presented) The method of claim 57, wherein the transaction processing network is a credit network.

61. (Previously presented) The method of claim 57, wherein the transaction processing network is a debit network.

62. **(Currently Amended)** A method of using a stored value card having associated card identification data, comprising:

issuing the stored value card without any associated personal identification data; [[and]]
performing by a card purchaser a card purchase transaction comprising the steps of:
selecting by the card purchaser a set of personal identification data, the set of
personal identification data being for verifying the validity of transactions subsequent to the card
purchase transaction, and
purchasing the stored value card by the card purchaser; and
creating an independent account associated with the stored value card.

63. **(Currently Amended)** A system for using a stored value card having associated card identification data, comprising:

~~an issuer for issuing the~~ a stored value card issued by an issuer, the stored value card
being associated with an independent stored value card account; and

a receiving device for receiving a set of personal identification data during a card purchase transaction in which a card purchaser purchases the stored value card, the set of personal identification data being selected by the card purchaser during the card purchase transaction, the set of personal identification data being for verifying the validity of transactions subsequent to the card purchase transaction.